

UNITED STATES BANKRUPTCY COURT  
District of New Jersey



Albert Russo  
Standing Chapter 13 Trustee  
PO Box 4853  
Trenton, NJ 08650  
(609) 587-6888

Order Filed on June 20, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Nora E. Cucalon

Debtor(s)

Case No.: 21-17884 / CMG

Hearing Date: 06/11/2025

Judge: Christine M. Gravelle

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: June 20, 2025**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".  
**Honorable Christine M. Gravelle, Chief Judge  
United States Bankruptcy Judge**

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$89,276.00 paid to date (43 mo)
- Debtor(s) shall remit a lump sum payment of \$10,000.00 to the Trustee by 6/18/25
- Debtor(s) shall remit a lump sum payment of \$8,000.00 to the Trustee by 7/18/25
- \$3,467.00 per month for 15 months beginning 8/1/25
- The debtor is to schedule payments through TFS Autopay for payments beginning on August 10, 2025, and the 10th of each month thereafter.

If any payment set forth in this Order is not completed within 7 days of the dates provided herein, the Trustee shall submit a certification to the Court, on notice to debtor's counsel, together with a form of Order, and the Court SHALL dismiss the debtor's case without need for any further hearing.

In re:  
Nora E. Cucalon  
Debtor

Case No. 21-17884-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jun 20, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:**

Recip ID	Recipient Name and Address
db	+ Nora E. Cucalon, 137 Marina Bay Court, Highlands, NJ 07732-1566

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Cory Francis Woerner	on behalf of Creditor U.S. Bank Trust Company National Association cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates, Series 2006-CH1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Select Portfolio Servicing Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kenneth Borger, Jr	on behalf of Creditor U.S. Bank N.A. as trustee on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates, Series 2006-CH1 kborger@raslg.com
Steven A. Serna	

District/off: 0312-3

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on behalf of Debtor Nora E. Cucalon bk@sernaesq.com  
serna.stevenb104458@notify.bestcase.com;serna.stevenr107359@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7